

«AddressBlock» Fill in this information to identify the case:

Debtor 1: RUSSELL OWEN ELGIN, JR.

Debtor 2:

(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of Pennsylvania

Case number: 19-03493

Official Form 410S1

Chapter 13

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: THE BANK OF NEW YORK MELLON,  
F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR  
REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED  
CERTIFICATES, SERIES 2004-5,

Court claim no. (if known): 2-1

Last four digits of any number  
you use to identify the debtor's  
account:

6302

Date of payment change: 11/01/2021

Must be at least 21 days after  
date of this notice

\$591.31

New total payment:

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current Escrow Payment: \$285.66

New Escrow Payment: \$276.53

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.  
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: RUSSELL OWEN ELGIN, JR.

Case number (if known): 19-03493

#### Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/Shabrena Lynch-Horton

Signature

Date: Oct 01, 2021

Print: Shabrena Lynch-Horton

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 1425 Greenway Drive, Suite 250  
Irving, TX 75038

Contact Phone:

Email: PCNInquiries@lha-law.com

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF Pennsylvania**

***In Re:***

**Case No. 19-03493**

**RUSSELL OWEN ELGIN, JR.**

**Chapter 13**

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I hereby certify that on 10/01/2021, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/Shabrena Lynch-Horton

THE BANK OF NEW YORK MELLON, F/K/A  
THE BANK OF NEW YORK AS TRUSTEE FOR  
REGISTERED HOLDERS OF CWABS, INC.,  
ASSET-BACKED CERTIFICATES, SERIES  
2004-5  
1425 Greenway Drive, Suite 250  
Irving, TX 75038

Debtor

RUSSELL OWEN ELGIN, JR.  
1580 SR 307  
DALTON, PA 18414

,

Debtor's Counsel

Tullio DeLuca  
381 N. 9th Avenue  
Scranton, PA 18504

Trustee

Jack N Zaharopoulos (Trustee)  
Standing Chapter 13 Trustee 8125 Adams Drive, Suite A  
Hummelstown, PA 7036

U.S. Trustee

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101



/P1 / 680

YOUR LOAN NUMBER :  
DATE: 08/20/21

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING NOVEMBER, 2020 AND ENDING OCTOBER, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

PRIN & INTEREST	314.78
ESCROW PAYMENT	274.36
SHORTAGE PYMT	11.30
TOTAL	600.44

	-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --				-- ESCROW BALANCE --			
MONTH	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	PRIOR	PROJECTED	ACTUAL
NOV	274.36	*	258.60						823.14		4918.29-
DEC	274.36	*	258.60						1097.50		4659.69-
JAN	274.36	*	258.60						1371.86		4401.09-
FEB	274.36	*	258.60						1646.22		4142.49-
MAR	274.36	*	474.05	992.00	*	HOMEOWNERS	1018.00	HOMEOWNERS	1920.58		4901.89- ALP
APR	274.36	*	258.60	687.50		CITY TAX	687.50	CITY TAX	1202.94		4427.84-
MAY	274.36	*	268.08						789.80		4856.74-
JUN	274.36	*	268.08						1064.16		4588.66-
JUL	274.36	*	268.08						1338.52		4320.58-
AUG	274.36			E					1612.88		4052.50-
SEP	274.36			E	1612.88	SCHOOL TAX			1887.24		4052.50-
OCT	274.36			E					548.72	TLP	4052.50-
TOT	3292.32		2571.29		3292.38		1705.50		823.08		4052.50-

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$548.72. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$4,901.89-.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an \* next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

12/18	\$258.60	01/19	\$258.60	02/19	\$5,563.32	*
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PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING NOVEMBER, 2021 AND ENDING OCTOBER, 2022.

----- PROJECTED PAYMENTS FROM ESCROW - NOVEMBER,2021 THROUGH OCTOBER,2022 -----		
HOMEOWNERS INSU	1,018.00	
SCHOOL TAX	1,612.88	
CITY TAX	687.50	
 TOTAL	 3,318.38	
PERIODIC PAYMENT TO ESCROW	276.53	(1/12 OF "TOTAL FROM ESCROW")

----- PROJECTED ESCROW ACTIVITY - NOVEMBER,2021 THROUGH OCTOBER,2022 -----						
----		PROJECTED PAYMENTS --		-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED	
		ACTUAL	STARTING BALANCE	= = = >	889.53	829.61
NOV,21	276.53				1,166.06	1,106.14
DEC,21	276.53				1,442.59	1,382.67
JAN,22	276.53				1,719.12	1,659.20
FEB,22	276.53				1,995.65	1,935.73
MAR,22	276.53	1,018.00	HOMEOWNERS INSU		1,254.18	1,194.26
APR,22	276.53	687.50	CITY TAX		843.21	783.29
MAY,22	276.53				1,119.74	1,059.82
JUN,22	276.53				1,396.27	1,336.35
JUL,22	276.53				1,672.80	1,612.88
AUG,22	276.53				1,949.33	1,889.41
SEP,22	276.53	1,612.88	SCHOOL TAX		612.98 ALP	553.06 RLP
OCT,22	276.53				889.51	829.59

\*\*\* CONTINUED ON NEXT PAGE \*\*\*

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,  
THEN THERE IS AN ESCROW SURPLUS.... THE ESCROW SURPLUS IS... 59.92 \*

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$178.11.

\*The statement assumes all past due payments have been made toward the loan. If there are past due payments, this amount may not be accurate.

PLEASE CALL THE ABOVE PHONE NUMBER REGARDING THE SURPLUS.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	314.78 *
ESCROW PAYMENT	276.53
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 11/01/21 ==>	591.31

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF  
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY  
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN  
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM  
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW  
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$548.73.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE  
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE  
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED  
TO BE YOUR CUSHION AMOUNT.  
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$553.06.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES  
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

**Escrow payments up to escrow analysis effective date:**

12/19	\$268.08	01/20	\$268.08	02/20	\$5,840.64*
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**Escrow disbursements up to escrow analysis effective date:**

09/21	\$1,612.88	SCHOOL TAX
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**IMPORTANT BANKRUPTCY NOTICE**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

**CREDIT REPORTING**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**MINI MIRANDA**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**HUD COUNSELOR INFORMATION**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.